



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS . SENATE . GOV / REFORM

## **North Dakota: The Cost of Inaction**

### **North Dakota Families Suffer**

#### **North Dakota insurance premiums skyrocket**

- ✓ In 2000, family health insurance purchased through an employer cost \$6,124.
- ✓ In 2006, the same family health insurance cost \$10,060.
- ✓ By 2016, the same insurance is projected to cost \$20,443, a 103 percent increase over 2006, which will consume 41.7 percent of projected North Dakota median family income.

#### **More uninsured North Dakotans**

- ✓ Every day, 10 North Dakotans lose their health insurance.
- ✓ During the last two years, 150,000 North Dakotans under age 65 went without health insurance for some time, which is 27.9 percent of the under 65 population.
- ✓ In 2007, 68,412 North Dakotans under age 65 were uninsured for the entire year, which is 12.7 percent of the under 65 population.

#### **North Dakotans pay higher premiums due to the uninsured**

- ✓ North Dakota families pay a “hidden tax” of \$1,000 on their health insurance premiums due to the unpaid costs of care for the uninsured.

#### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in North Dakota have a combined market share of 69 percent.

### **North Dakota Businesses Suffer**

#### **Fewer North Dakotans have health coverage at work**

- ✓ In 2002, 66.7 percent of North Dakotans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 64.2 percent of North Dakotans had coverage through their employer.

#### **Fewer North Dakota small businesses offer health coverage**

- ✓ In 2000, 37.5 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 36.0 percent of small businesses offered health benefits.

### **North Dakota Economy Suffers**

#### **Health care spending climbs**

- ✓ In 2004, North Dakota spent \$3.7 billion on health care.
- ✓ This spending level represents \$5,808 per capita, and is 17.6 percent of the Gross State Product.

#### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the North Dakota economy will lose \$170 million - \$330 million due to the shorter lives and poorer health of the uninsured.